

**UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN**

MARK DOBRONSKI, individually  
and on behalf of a class of all persons  
and entities similarly situated,

Plaintiff,

v.

Case No. 4:25-cv-11777-FKB-EAS  
District Judge F. Kay Behm  
Mag. Judge Elizabeth A. Stafford

CREDIT SWAG VENTURES, INC.  
DBA CREDIT & DEBT,

Defendant.

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**APPEARANCE**

Please enter the Appearance of HOWARD AND HOWARD ATTORNEYS  
PLLC, by JONATHAN F. KARMO, on behalf of Defendant, CREDIT SWAG  
VENTURES, INC. dba CREDIT & DEBT, in the above-captioned cause of action.

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS PLLC**

Dated: July 2, 2025

By: /s/ Jonathan F. Karmo  
Jonathan F. Karmo (P76768)  
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*Attorneys for Defendant*

**CERTIFICATE OF SERVICE**

The undersigned certifies that on the 2<sup>nd</sup> day of July 2025, the foregoing paper was electronically filed with the Clerk of the Court using the ECF system which will send notification of such filing to all counsel of record.

/s/Jonathan F. Karmo  
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4932-5871-1890, v. 1